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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**WICHITA FALLS DIVISION**

IN RE:

**Jason Gregory Wright**  
**Crystal Michelle Wright**  
Debtor(s)

Attorney Phone No: (940) 723-0099

Case No: 07-70224-13

DATED: 8/21/2007

Chapter: 13

EIN:

Judge: Harlin D. Hale

**DEBTOR'S(S') CHAPTER 13 PLAN AND MOTION FOR VALUATION****SECTION I****DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 5-25-06**This Plan contains non-standard provisions in Section IV (last page):  yes  no**A. DEBTOR PAYMENTS** DEBTOR(S) PROPOSES TO PAY TO THE TRUSTEE THE SUM OF:

MONTHS 1 TO 3 \$555.00 PER MONTH  
MONTHS 4 TO 60 \$620.00 PER MONTH

FOR A TOTAL OF \$37,005.00 ("BASE AMOUNT").FIRST PAYMENT IS DUE 6/20/2007.

THE ESTIMATED UNSECURED CREDITORS POOL IS  
\$7,146.00 calculated as: \$119.10 (Disposable  
income per § 1325(b)(2)) x 60 months (Applicable  
Commitment Period per § 1325(b)(4)), but not less than  
Debtor's equity in non-exempt property: \$0.00  
pursuant to § 1325(a)(4).

**B. ADMINISTRATIVE AND DSO CLAIMS:**

- CLERK'S FILING FEE:** Total filing fees paid through the plan, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- TRUSTEE FEES AND NOTICING FEES:** Trustee fees and any noticing fees shall be paid first out of each disbursement and as provided in General Order 2006-01.
- DOMESTIC SUPPORT OBLIGATIONS:** Prior to discharge, Debtor will pay all post-petition Domestic Support Obligations (as defined in § 101(14A)) directly to the holder(s) of such obligation(s), unless payment through the Plan as hereinafter provided is agreed to in writing by the respective holder(s) of the claim(s) or their agent(s). Pre-petition Domestic Support Obligations per Schedule "E" shall be paid the following monthly payments as a priority creditor:

| DSO CLAIMANT(S) | SCHEDULED AMOUNT(S) | TERM(APPROXIMATE) | TREATMENT |
|-----------------|---------------------|-------------------|-----------|
|-----------------|---------------------|-------------------|-----------|

**C. ATTORNEY FEES:** TO Monte J. White & Associates, TOTAL: \$3,000.00;  
\$181.00 PRE-PETITION; \$2,819.00 THROUGH TRUSTEE. PRE-CONFIRMATION PAYMENTS TO  
DEBTOR'S ATTORNEY WILL BE PER THE AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS. POST-  
CONFIRMATION PAYMENTS TO DEBTOR'S ATTORNEY WILL BE MADE FROM FUNDS REMAINING AFTER PAYMENT  
OF ADMINISTRATIVE CLAIMS AS PROVIDED ABOVE ('B') AND EACH SPECIFIED MONTHLY PLAN PAYMENT TO  
SECURED CREDITORS ('D' AND/OR 'E' BELOW) BEFORE ANY PAYMENT TO PRIORITY CREDITORS ('H' BELOW) OR  
UNSECURED CREDITORS ('I' AND 'J' BELOW).

**D. HOME MORTGAGE ARREARAGE:**

| MORTGAGEE | SCHED. ARR. AMT | DATE ARR. THROUGH | % | TERM(APPROXIMATE) | TREATMENT |
|-----------|-----------------|-------------------|---|-------------------|-----------|
|-----------|-----------------|-------------------|---|-------------------|-----------|

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Crystal Michelle Wright

If pursuant to this Plan, the Debtor pays through the Trustee the Allowed pre-petition Home Mortgage Arrearage Claim Amount to any Mortgagee identified in paragraph "D" or its assignee(s), while timely making all required post-petition mortgage payments, upon discharge, the mortgage will be reinstated according to its original terms, extinguishing any right of the Mortgagee or its assignee(s) to recover any amount alleged to have arisen prior to the filing of the petition.

**E.(1) SECURED CREDITORS--PAID BY THE TRUSTEE**

| CREDITOR /<br>COLLATERAL                | SCHED. AMT. | VALUE       | %      | TERM(APPROXIMATE) | TREATMENT |
|---|-------------|-------------|--------|-------------------|-----------|
| Chrysler Credit                         | \$19,342.46 | \$19,342.46 | 10.25% | Month(s) 1-3      | \$400.00  |
| 2004 Dodge Ram                          |             |             | 10.25% | Month(s) 4-60     | \$415.00  |
| Lacks Furniture<br>Entertainment center | \$996.11    | \$1,140.00  | 10.25% | Month(s) 1-58     | \$21.86   |

**E.(2)(a) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE--NO CRAM DOWN:**

| CREDITOR /<br>COLLATERAL | SCHED. AMT. | VALUE | % | TERM(APPROXIMATE) | TREATMENT |
|--------------------------|-------------|-------|---|-------------------|-----------|
|                          |             |       |   |                   |           |

**E.(2)(b) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE--CRAM DOWN:**

| CREDITOR /<br>COLLATERAL | SCHED. AMT. | VALUE | % | TERM(APPROXIMATE) | TREATMENT |
|--------------------------|-------------|-------|---|-------------------|-----------|
|                          |             |       |   |                   |           |

**TO THE EXTENT THE VALUE AMOUNT IN E.(2)(b) IS LESS THAN THE SCHEDULED AMOUNT IN E.(2)(b), THE CREDITOR SHALL HAVE THE OPTION OF REQUIRING THE DEBTOR TO SURRENDER THE COLLATERAL BY OBJECTING TO THE PROPOSED TREATMENT.**

**IN THE EVENT THAT A CREDITOR OBJECTS TO THE TREATMENT PROPOSED IN PARAGRAPH E.(2)(b) THE DEBTOR RETAINS THE RIGHT TO SURRENDER THE COLLATERAL TO THE CREDITOR IN SATISFACTION OF THE CREDITOR'S CLAIM. IF THE DEBTOR ELECTS TO SURRENDER THE COLLATERAL, THEN THE AUTOMATIC STAY WILL BE TERMINATED AS TO SUCH COLLATERAL UPON ENTRY OF THE ORDER CONFIRMING THE PLAN, UNLESS OTHERWISE ORDERED BY THE COURT.**

**ABSENT SUCH OBJECTION, THE CREDITOR(S) LISTED IN "E.(2)(b)" SHALL BE DEEMED TO HAVE "ACCEPTED" THE PLAN PER SECTION 1325(a)(5)(A) OF THE BANKRUPTCY CODE AND WAIVED THEIR RIGHTS UNDER SECTION 1325(a)(5)(B) AND (C) OF THE BANKRUPTCY CODE.**

**THE VALUATION OF COLLATERAL AND INTEREST RATE TO BE PAID ON THE ABOVE SCHEDULED CLAIMS IN E(1) AND E(2)(a) AND (b) WILL BE FINALLY DETERMINED AT CONFIRMATION. THE CLAIM AMOUNT WILL BE DETERMINED BASED ON A TIMELY FILED PROOF OF CLAIM AND THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC").**

**EXCEPT FOR "VALUATION" AND "INTEREST RATE," CONFIRMATION HEREOF SHALL BE WITHOUT PREJUDICE TO THE DEBTOR'S, THE TRUSTEE'S, OR ANY SECURED CREDITOR'S RIGHT TO A LATER DETERMINATION OF THE ALLOWED AMOUNT OF ANY CREDITOR'S SECURED CLAIM. TO THE EXTENT SUCH CLAIM IS ALLOWED FOR AN AMOUNT GREATER OR LESSER THAN THE "SCHEDULED AMOUNT" PROVIDED FOR ABOVE, AFTER THE TRCC IS FINAL, DEBTOR WILL MODIFY THE PLAN TO FULLY PROVIDE FOR SUCH ALLOWED SECURED CLAIM.**

**F. SECURED CREDITORS--COLLATERAL TO BE SURRENDERED:**

| CREDITOR /<br>COLLATERAL                            | SCHED. AMT. | VALUE      | TREATMENT |
|---|-------------|------------|-----------|
| American Honda Finance<br>4 Wheeler-Surrender       | \$3,419.02  | \$3,419.02 |           |
| Citifinacial Retail Services<br>Furniture-Surrender | \$3,757.00  | \$3,757.00 |           |

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Debtor(s): Jason Gregory Wright  
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|                             |                   |                   |
|-----------------------------|-------------------|-------------------|
| <b>Yamaha GE Money Bank</b> | <b>\$4,844.00</b> | <b>\$4,844.00</b> |
| <b>4 Wheeler-surrender</b>  |                   |                   |

*The Automatic Stay will terminate as to Collateral listed in this paragraph F. upon filing hereof but nothing in this Plan shall be deemed to abrogate any applicable non-bankruptcy law contract rights of the Debtor(s).*

**G. SECURED CREDITORS--PAID DIRECT BY DEBTOR**

| CREDITOR /<br>COLLATERAL                                   | SCHED. AMT.        | VALUE              | TREATMENT |
|--|--------------------|--------------------|-----------|
| <b>Dell Financial Services</b>                             | <b>\$2,946.43</b>  | <b>\$2,946.43</b>  |           |
| <b>Computer</b>  |                    |                    |           |
| <b>Wells Fargo Home Mortgage</b>                           | <b>\$48,741.31</b> | <b>\$62,477.00</b> |           |
| <b>5005 Lakefront Dr, Wichita Falls, Wichita Co, TX 76</b> |                    |                    |           |
| <b>Wichita County Tax Assessor-Collector</b>               | <b>\$1,522.00</b>  | <b>\$1,522.00</b>  |           |
| <b>5005 Lakefront Dr</b>                                   |                    |                    |           |

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

| CREDITOR | SCHED. AMT. | TERM(APPROXIMATE) | TREATMENT |
|----------|-------------|-------------------|-----------|
|          |             |                   |           |

**I. SPECIAL CLASS:**

| CREDITOR /<br>JUSTIFICATION | SCHED. AMT. | TERM(APPROXIMATE) | TREATMENT |
|-----------------------------|-------------|-------------------|-----------|
|                             |             |                   |           |

**J. UNSECURED CREDITORS**

| CREDITOR                               | SCHED. AMT. | COMMENT |
|--|-------------|---------|
| Chase                                  | \$572.05    |         |
| Chase                                  | \$626.00    |         |
| Chase                                  | \$237.27    |         |
| Clinics of North Texas                 | \$274.23    |         |
| Discover Finance                       | \$6,682.17  |         |
| ECMC                                   | \$10,908.00 |         |
| Executive Services/Titanium Emergency  | \$30.00     |         |
| Family Practice Associates             | \$40.00     |         |
| G C Services/Cingular Wireless         | \$199.00    |         |
| GE Consumer Finance                    | \$193.67    |         |
| HSBC Retail Services                   | \$9,329.07  |         |
| LVNV Funding LLC/Citibank              | \$353.37    |         |
| LVNV Funding,LLC/Citibank Sears        | \$4,093.96  |         |
| North Texas Neurology Service Corp.    | \$412.00    |         |
| Regional Adjustment Bureau, Inc./URHCS | \$140.00    |         |
| Suggs Eye Center                       | \$116.59    |         |
| Titanium Emergency Group, LLP          | \$36.55     |         |
| United Regional                        | \$177.00    |         |
| Wells Fargo Card Services              | \$1,217.48  |         |
| Wells Fargo Ed Fin Svc                 | \$9,975.00  |         |

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright**TOTAL SCHEDULED UNSECURED: **\$45,613.41**

UNSECURED CREDITORS ARE NOT GUARANTEED A DIVIDEND WHEN A PLAN IS CONFIRMED, SEE GENERAL ORDER 2006-01. ALLOWED GENERAL UNSECURED CLAIMS MAY RECEIVE A PRO-RATA SHARE OF THE UNSECURED CREDITORS' POOL, BUT NOT LESS THAN THE SECTION 1325(a)(4) AMOUNT SHOWN IN SECTION I "A" ABOVE LESS ALLOWED ADMINISTRATIVE AND PRIORITY CLAIMS, AFTER THE TRCC BECOMES FINAL. A PROOF OF CLAIM MUST BE TIMELY FILED TO BE ALLOWED.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

| § 365 PARTY             | ASSUME/REJECT  | CURE AMOUNT   | TERM(APPROXIMATE) | TREATMENT |
|-------------------------|----------------|---------------|-------------------|-----------|
| <b>Verizon Wireless</b> | <b>Assumed</b> | <b>\$0.00</b> |                   |           |

**L. CLAIMS TO BE PAID:**

'TERM (APPROXIMATE)' SHOWN HEREIN GIVES THE ESTIMATED NUMBER OF MONTHS FROM THE PETITION DATE REQUIRED TO FULLY PAY THE ALLOWED CLAIM. IF ADEQUATE PROTECTION PAYMENTS HAVE BEEN AUTHORIZED AND MADE, THEY WILL BE APPLIED TO PRINCIPAL AS TO UNDER-SECURED CLAIMS AND ALLOCATED BETWEEN INTEREST AND PRINCIPAL AS TO OVER-SECURED CLAIMS. PAYMENT PURSUANT TO THIS PLAN WILL ONLY BE MADE TO SECURED, ADMINISTRATIVE, PRIORITY AND UNSECURED CLAIMS THAT HAVE BEEN ALLOWED OR THAT THE DEBTOR HAS AUTHORIZED IN AN ADEQUATE PROTECTION AUTHORIZATION. GENERAL UNSECURED CLAIMS WILL NOT RECEIVE ANY PAYMENT UNTIL AFTER THE TRCC BECOMES FINAL.

THE "SCHED. AMT." SHOWN IN THIS PLAN SHALL NOT DETERMINE THE "ALLOWED AMOUNT" OF ANY CLAIM.

**M. ADDITIONAL PLAN PROVISIONS:**

SEE SECTION IV ON LAST PAGE FOR ADDITIONAL PLAN PROVISIONS, IF ANY.

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright**

**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN--GENERAL PROVISIONS**  
**FORM REVISED 5-25-06**

**A. SUBMISSION OF DISPOSABLE INCOME**

Debtor(s) hereby submits such portion of future earnings or other future income as herein provided to the supervision and control of the Trustee as necessary for the execution of the Plan as herein provided.

Debtor proposes to PAY TO THE TRUSTEE the Base Amount indicated in Section I, Part "A" hereof. If applicable, cause exists for payment over a period of more than three (3) years.

If the Plan does not pay 100% to all creditors, the Base Amount shall not be less than the sum of the allowed administrative expenses plus the allowed priority and secured claims (with interest if applicable) plus the greater of the unsecured creditors' pool, or the 11 USC 1325(a)(4) amount (Best Interest Test).

Payment of any claim against the Debtor may be made from the property of the estate or property of the Debtor(s), as herein provided.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY FEES AND NOTICING FEES**

The Administrative Expenses of the Trustee shall be paid in full pursuant to 11 U.S.C. Sec 105(a), 503(b), 1326(b)(2), and 28 U.S.C. Sec 586(e)(1)(B). The Trustee's Fees & Expenses, not to exceed ten percent (10%) allowed pursuant to 28 U.S.C. Sec 586(e)(1)(B), shall be deducted from each payment. Additionally, the Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof, pursuant to local rule. No Trustee fee will be collected on Noticing Fees.

Debtor will pay in full all Domestic Support Obligations that are due before discharge, including section 507(a)(1) Priority claims due before the petition was filed, but only to the extent provided for in this Plan.

**C. ATTORNEY FEES**

Debtor's(s') Attorney Fees totaling the amount indicated in Section I Part "C", shall be paid by the Trustee in the amount shown as "through Trustee", pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements.

**D. PRINCIPAL RESIDENCE ARREARAGES (HOME MORTGAGE)**

Arrearage on claims secured only by a security interest in the Debtor's(s') principal residence shall be paid by the Trustee in the allowed pre-petition arrearage amount, and at the Annual Percentage of interest indicated in Section I, Part "D" herein. To the extent interest is provided, interest will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition arrearage amount shall be reduced by the total of adequate protection paid less any interest (if applicable) made to the respective creditor by the Trustee. Unless otherwise provided, post-petition payments may be paid "Direct" by Debtor(s), beginning with the first payment due after the 'ARR. THROUGH' date in Section I, Part "D". Such creditors shall retain their liens. To the extent an arrearage claim is allowed in an amount in excess of the Sched. Arr. Amt., the Debtor will promptly Modify the Plan to provide for full payment of the allowed amount, or for surrender of the collateral, at Debtor's election. If Debtor elects to surrender the collateral, the creditor may retain all pre-surrender payments received pursuant hereto.

If pursuant to this Plan, the Debtor pays through the Trustee the Allowed pre-petition Home Mortgage Arrearage Claim Amount to any Mortgagee identified in paragraph "D" or its assignee(s), while timely making all required post-petition mortgage payments, upon discharge, the mortgage will thereupon be reinstated according to its original terms, extinguishing any right of the Mortgagee or its assignee(s) to recover any amount alleged to have arisen prior to the filing of the petition.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE**

The claims listed in Section I, Part "E(1)" shall be paid by the Trustee as "SECURED" to the extent of the lesser of the Claim Amount (per timely filed Proof of Claim not objected to by a party in interest), or the VALUE as shown of the collateral, which will be retained by the Debtor(s). Any amount claimed in excess of the value shall automatically be "split" and treated as unsecured as indicated in Section I, Part "H" or "J", per 11 U.S.C. Sec. 506(a). Such creditors shall retain their liens on the collateral described in Section I, Part "E(1)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of confirmation hereof, or if the value shown is greater than the Claim Amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection paid less any interest (if applicable) paid to the respective creditor by the Trustee.

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright****E.(2)(a) SECURED SECTION 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN**

Claims in Section I, Part "E(2)(a)" are either debts incurred within 910 days of the Petition date secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor or debts incurred within one year of the petition date secured by any other thing of value.

The claims listed in Section I, Part "E(2)(a)" shall be paid by the Trustee as "SECURED" to the extent of the "ALLOWED AMOUNT" (per timely filed Proof of Claim not objected to by a party in interest.) Such creditors shall retain their liens on the collateral described in Section I, Part "E(2)(a)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection paid less any interest (if applicable) paid to the respective creditor by the Trustee.

**E.(2)(b) SECURED SECTION 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--CRAM DOWN**

The claims listed in Section I, Part "E(2)(b)" shall be paid by the Trustee as "SECURED" to the extent of the LESSER OF the Claim Amount (per timely filed Proof of Claim not objected to by a party in interest), or the VALUE as shown of the collateral, which will be retained by the Debtor(s). Any amount claimed in excess of the value shall automatically be "split" and treated as unsecured as indicated in Section I, Part "H" or "J", per 11 U.S.C. Sec. 506(a). Such creditors shall retain their liens on the collateral described in Section I, Part "E(2)(b)" until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under Section 1328, and shall receive interest at the Annual Percentage Rate indicated from the date of confirmation hereof, or if the value shown is greater than the Claim Amount, from the date of the Petition, up to the amount by which the claim is over-secured.

**IF THE "VALUE" SHOWN IN "E(2)(b)" ABOVE IS LESS THAN THE "SCHED. AMT." SHOWN, THE "ALLOWED AMOUNT" OF THE SECURED PORTION OF THE CLAIM SHALL NOT EXCEED THE "VALUE" DETERMINED AT CONFIRMATION.**

**IN THE EVENT THAT A CREDITOR OBJECTS TO THE TREATMENT PROPOSED IN THIS PARAGRAPH, THE DEBTOR RETAINS THE RIGHT TO SURRENDER THE COLLATERAL TO THE CREDITOR IN SATISFACTION OF THE CREDITOR'S CLAIM. IF THE DEBTOR ELECTS TO SURRENDER THE COLLATERAL, THEN THE AUTOMATIC STAY WILL BE TERMINATED AS TO SUCH COLLATERAL UPON ENTRY OF THE ORDER CONFIRMING THE PLAN, UNLESS OTHERWISE ORDERED BY THE COURT.**

**ABSENT SUCH OBJECTION, THE CREDITOR SO LISTED IN "E.(2)(b)" SHALL BE DEEMED TO HAVE "ACCEPTED" THE PLAN PER SECTION 1325(a)(5)(A) OF THE BANKRUPTCY CODE AND WAIVED ITS RIGHTS UNDER SECTION 1325(a)(5)(B) AND (C) OF THE BANKRUPTCY CODE.**

To the extent a secured claim NOT provided for in Section I Part "D", "E(1)" or "E(2)" is allowed by the Court, Debtor(s) will pay the claim 'DIRECT' per the contract unless otherwise Ordered by the Court.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL**

The claims listed in Section I, Part "F" shall be satisfied as 'SECURED' to the extent of the VALUE of the collateral, as shown, by SURRENDER of the collateral by the Debtor(s) on or before Confirmation. Any amount claimed in excess of the value of the collateral as shown, to the extent it is allowed, shall be automatically "split" and treated as indicated in Section I, Part "H" or "J" per 11 U.S.C. Sec 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S)**

All secured claims listed in Section I, Part "G" shall be paid 'DIRECT' by the Debtor(s) in accordance with the terms of their agreement, unless otherwise provided in Section IV.

Each secured claim shall constitute a separate class.

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright****H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS**

All allowed claims (i.e., those for which a Proof of Claim is timely filed and not objected to by a party in interest) entitled to priority under Section 507(a) of the Bankruptcy Code, other than Section 507(a)(1) Domestic Support Obligations, will be paid in full (except as provided in Section 1322(a)(4)) in deferred installments, unless the holder of such claim agrees to a different treatment of such claim. Failure to object to confirmation of this Plan shall not be deemed "acceptance" of the "SCHED AMT." shown in Section I Part "H" hereof. The claims listed in Section I, Part "H" shall be paid their allowed amount by the Trustee in full as Priority without interest at the monthly amount indicated or pro rata.

Priority claims for taxes are unsecured and shall not accrue interest or penalty subsequent to the filing, and such interest or penalty as might otherwise accrue thereafter shall be discharged upon completion of the Plan.

**I. CLASSIFIED UNSECURED CLAIMS**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED**

All other claims not otherwise provided for herein shall be designated general unsecured claims. Payments, if any, to general unsecured claims will be on a pro rata basis. All allowed general unsecured claims shall be paid in an amount under the Plan which is not less than the amount that would be paid on such claims if the estate of the Debtor(s) were liquidated under Chapter 7 of the Bankruptcy Code on the date of filing of the Petition herein.

Any delinquencies under the Plan on allowed secured claims, allowed priority claims and allowed classified unsecured claims must be brought current before any payments are made on general unsecured claims.

General unsecured claims may be paid concurrently with secured, priority and classified unsecured claims so long as each secured, priority, and classified unsecured creditor is receiving not less than its monthly installment as provided herein. If the indicated monthly amount is insufficient to fully pay the monthly payment provided for such allowed secured, priority or classified unsecured claim(s) respectively, the Trustee shall pay in the following order: each classification of such allowed secured claim(s), priority claim(s) and classified unsecured claim(s) pro rata until all such payments within each subclass are current, prior to any other payments to allowed general unsecured claims.

General unsecured claims totaling the amount indicated in Section I Part "J", shall be paid by the Trustee, a PRO RATA share of the unsecured creditors' pool estimated in Section I, Part "A" but not less than the amount indicated pursuant to Section 1325(a)(4) less allowed administrative and priority claims, or the estimated % (if any) shown above.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

As provided in Section 1322(b)(7) of the Bankruptcy Code, the Debtor(s) assumes or rejects the executory contracts or unexpired leases with the parties so indicated in Section I, Part "K".

Assumed lease and executory contract arrearage amounts shall be paid by the Trustee as indicated in Section I Part "K".

**L. CLAIMS TO BE PAID**

See Section I, Part "L" of the Plan.

**M. ADDITIONAL PLAN PROVISIONS**

The provisions set forth in Section IV are additional Plan provisions not otherwise referred to herein.

**N. POST-PETITION CLAIMS**

Claims filed under Section 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, Debtor will modify this Plan.

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright****O. LATE FILED CLAIMS AND CLAIMS NOT FILED**

Late filed unsecured claims on pre-petition debt shall be paid pro rata, only after all other timely filed unsecured claims are paid in full. Such payment shall be before any payment on pre-petition non-pecuniary penalties. Late filed claims on priority pre-petition claims shall be paid in full before any payment on late filed general unsecured pre-petition claims. Late filed secured claims shall be paid in full before any payment on late filed priority claims.

A claim not filed with the Court will not be paid by the Trustee post-confirmation regardless of its treatment in Section I or on the AAPD.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES**

Any unsecured claim for non-pecuniary penalty, fines, forfeitures, multiple, exemplary or punitive damages, expressly including IRS penalty to date of petition on unsecured and/or priority claims, shall be paid only a pro rata share of any funds remaining after all other unsecured claims including late filed claims, shall have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS**

Upon confirmation, business debtors are no longer required to file operating reports with the Trustee, unless the Trustee requests otherwise. However, a final operating report through the date of confirmation is required if operating reports were previously required. Confirmation hereof shall terminate the Trustee's duties to investigate or monitor the debtor's business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRECONFIRMATION OPERATIONS**

The Trustee shall not be liable for any claim arising from the post-confirmation operation of Debtor's business. Any claims against the Trustee arising from the pre-confirmation operation of the Debtor's business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation hereof, or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL**

Debtor shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by Debtor(s), prior to discharge, without consent of the Trustee or order of the Court after notice to the Trustee and all creditors.

Upon conversion or dismissal of the case post confirmation, the Trustee shall disburse all funds on hand in accordance with General Order 2006-01 and any amendments thereto.

**U. ORDER OF PAYMENT**

All claims shown in Section I, will be paid in the following order from each disbursement, to the extent allowed after all filing fees have been paid in full:

- 1st -- Administrative Fees in "B"
- 2nd -- Specified monthly dollar amounts to secured creditors shown in "D" and "E"
- 3rd -- Debtor attorney fees shown in "C" until paid in full
- 4th -- Specified monthly dollar amounts shown in "H" (Priority - per month)
- 5th -- Specified monthly dollar amounts shown in "I" (Special Class - per month)
- 6th -- Pro-rata among claims in "J" other than "Late Filed" and "Penalty"
- 7th -- Pro-rata among claims shown as Priority "Late Filed" shown in "H"
- 8th -- Pro-rata among claims shown as Unsecured " Late Filed" shown in "J"
- 9th -- Pro-rata among claims shown as "Penalty" shown in "J".

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Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright****V. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE**

Pursuant to General Order 2006-01, Paragraph 8, as soon as practicable after the governmental claims bar date, the Trustee shall prepare and serve on Debtor's counsel, all creditors who were scheduled, all creditors who filed claims and any party that has filed a Notice of Appearance, a Trustee's Recommendation Concerning Claims ("TRCC") and Notice of Hearing and Pre-Hearing Conference thereon. The TRCC may be deemed in part to be an Objection to Claims. Objections to the TRCC shall be filed within thirty (30) days from the date of service of the TRCC. Unless an objection is timely filed as to the treatment of any claim, the claim will be allowed or approved only as described in the TRCC, and such treatment will be binding on all parties without further order of the court. All unresolved objections to the TRCC shall be deemed waived if not timely filed or if the proponent of any such objection fails to attend the Trustee's Pre-Hearing Conference or give the Trustee prior written notice that a hearing is necessary. To the extent secured and/or priority claims being paid through the Plan by the Trustee are allowed for amounts in excess of the amounts provided for in this Plan, the Debtor(s) will promptly modify the Plan to provide for full payment of the allowed amount. After the TRCC becomes final, should the Plan then become infeasible and/or "insufficient", the Trustee shall be permitted to move the Court to dismiss the case for such reason.

**W. UNFILED CLAIMS**

A claim not filed with the Clerk will not be paid by the Trustee post-confirmation regardless of its treatment in Section I.

**SECTION III**  
**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. Sec 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the Plan, Debtor(s) hereby moves the Court to value the collateral described in Section I, Part "E" and Part "F", as the LESSER of the value set forth therein, or any value claimed on the proof of claim. **Any objection to valuation shall be filed at least five (5) business days prior to the date of the Trustee's pre-hearing conference regarding Confirmation, or be deemed waived.**

Case No: 07-70224-13

Debtor(s): **Jason Gregory Wright**  
**Crystal Michelle Wright**

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**SECTION IV**  
**ADDITIONAL PLAN PROVISIONS**

Additional (non-standard) Plan provisions, if any, CAPITALIZED, BOLD AND UNDERSCORED ARE AS FOLLOWS:

**Above Median Debtor(s) Plan**

**Applicable Commitment period per §1325(b)(4) is 60 months. Debtor shall pay 60 months of projected disposable income per schedules I & J or remain in 100% plan. Plan may only be less than 60 months if all allowed claims scheduled to be paid by the Trustee are paid 100%.**

**The secured and/or priority creditors' terms in the Plan and/or the debtor(s)' plan term may be extended out to the extent necessary to prevent an increase to the debtor(s)' plan payment, but the terms may not extend beyond 60 months.**

Respectfully submitted,

Case No.: 07-70224-13

/s/ Monte J. White

Monte J. White, Debtor's(s') Attorney

00785232

State Bar Number

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a copy of the foregoing DEBTOR'S(S') CHAPTER 13 PLAN AND MOTION FOR VALUATION was served upon the following parties in interest electronically by the Clerk or by or under the direction of the undersigned by United States First Class Mail, postage paid, on the date indicated below:

Walter O'Cheskey  
6308 Iola  
Lubbock, TX 79424

and all parties and creditors listed on the original mailing matrix and any amended mailing matrix.

Dated: 08/21/2007

/s/ Monte J. White  
**Monte J. White**

Monte J. White &amp; Associates, P.C.

1106 Brook Ave  
Hamilton Place  
Wichita Falls TX 76301

Bar Number: 00785232  
Phone: (940) 723-0099

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

Revised 11-1-05

IN RE:

**Jason Gregory Wright  
Crystal Michelle Wright**  
Debtor(s)

§  
§  
§  
§  
§

CASE NO: **07-70224-13**

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS** DATED: **8/21/2007**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed in accordance with General Order 2005-05, as indicated below:

| Periodic Payment Amount  |  | Variable Plan Payments. See Monthly Schedule below.* |                    |  |
|--|--|--|--------------------|--|
| Disbursements  |  | First (1)  | Second (2) (Other) |  |
| Account Balance Reserve  |  | \$5.00   | See below*         |  |
| Trustee Fee  |  | \$55.00  | See below*         |  |
| Filing Fee   |  | \$0.00   | See below*         |  |
| Noticing Fee   |  | \$77.43  | See below*         |  |
| <b>Subtotal Expenses/Fees</b>  |  | <b>\$137.43</b>                                      | <b>See below*</b>  |  |
| Available for Adequate Protection, Attorney Fees and Undisputed Priority Claims: |  | <b>\$417.57</b>                                      | <b>See below*</b>  |  |

**SECURED CREDITORS:**

| Name  | Collateral           | Scheduled Amount | Value of Collateral | Adequate Protection Percentage | Adequate Protection Payment Amount |
|---|----------------------|------------------|---------------------|--------------------------------|------------------------------------|
| Chrysler Credit   | 2004 Dodge Ram       | \$19,342.46      | \$19,342.46         | 1.25%                          | \$241.78                           |
| Lacks Furniture   | Entertainment center | \$996.11         | \$1,140.00          | 1.25%                          | \$12.45                            |
| Total Adequate Protection Payments for Secured Creditors: |                      |                  |                     |                                | <b>\$254.23</b>                    |

**PRIORITY CREDITORS:**

| Name   | Collateral | Scheduled Amount | Value of Collateral | Adequate Protection Percentage | Adequate Protection Payment Amount |
|--|------------|------------------|---------------------|--------------------------------|------------------------------------|
| Total Adequate Protection Payments for Priority Creditors: |            |                  |                     |                                | <b>\$0.00</b>                      |

**SPECIAL CLASS CREDITORS:**

| Name  | Collateral | Scheduled Amount | Value of Collateral | Adequate Protection Percentage | Adequate Protection Payment Amount |
|---|------------|------------------|---------------------|--------------------------------|------------------------------------|
| Total Adequate Protection Payments for Special Class Creditors: |            |                  |                     |                                | <b>\$0.00</b>                      |

(H) Jason Gregory Wright

(W) Crystal Michelle Wright

(C#) 07-70224-13

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**

Page 2

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Total Adequate Protection Payments: \$254.23

Funds Available For Debtor's Attorney First Disbursement: \$163.34

Funds Available For Debtor's Attorney Future Disbursements: See below\*

Available For Secured Creditors as Authorized by the Plan: \$558.00\*\*

**\*Monthly Schedule**

| Month | Plan Payment | Account Balance Reserve | Related Expense to Trustee | Filing Fees | Noticing Fees | Subtotal Expenses/ Fees | Available Available for APD | Available for Attorney |          |
|-------|--------------|-------------------------|----------------------------|-------------|---------------|-------------------------|-----------------------------|------------------------|----------|
| 1     | \$555.00     | \$5.00                  | \$55.00                    | \$0.00      | \$77.43       | \$137.43                | \$417.57                    | \$254.23               | \$163.34 |
| 2     | \$555.00     |                         | \$55.50                    |             |               | \$55.50                 | \$499.50                    | \$254.23               | \$245.27 |
| 3     | \$555.00     |                         | \$55.50                    |             |               | \$55.50                 | \$499.50                    | \$254.23               | \$245.27 |
| 4     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 5     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 6     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 7     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 8     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 9     | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 10    | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |
| 11    | \$620.00     |                         | \$62.00                    |             |               | \$62.00                 | \$558.00                    | \$254.23               | \$303.77 |

DATED: 08/21/2007/s/ Monte J. White

Attorney for Debtor(s)

Trustee, Attorney for Trustee or Trustee's Representative

Case 07-70224-hdh13

Northern District of Texas

Wichita Falls

Tue Aug 21 14:47:31 CDT 2007

(p)AMERICAN HONDA FINANCE

P O BOX 168088

IRVING TX 75016-8088

Bassel & Wilcox

P.O. Box 11509

Fort Worth, TX 76110-0509

CBC-AES-NCT

1200 N 7th St

Harrisburg, PA 17102-1419

CHASE BANK, USA, N.A.

PO BOX 100018

KENNESAW, GA 30156-9204

Chase

800 Brookside Blvd

Westerville, OH 43081-2822

Chase

PO Box 15298

Wilmington, DE 19850-5298

Chase

Po Box 100019

Kennesaw, GA 30156-9205

Chrysler Credit

5225 Crooks Rd Ste 140

Troy, MI 48098-2823

Citifinancial Retail Services

PO Box 22060

Tempe, AZ 85285-2060

Clinics of North Texas

PO Box 97547

Wichita Falls, TX 76307-7547

DaimlerChrysler Financial Services Americas

P.O. Box 860

Roanoke, TX 76262-0860

Dell Financial Services

PO Box 81577

Austin, TX 78708-1577

Dell Financial Services, LP

c/o Resurgent Capital Services

P.O. Box 10390

Greenville, SC 29603-0390

Discover Bank/Discover Financial Services

PO Box 3025

New Albany OH 43054-3025

(p)DISCOVER FINANCIAL SERVICES LLC

PO BOX 3025

NEW ALBANY OH 43054-3025

ECMC

7325 Beaufont Springs

Suite 200

Richmond, VA 23225-5563

Executive Services-Titanium Emergency

1200 Austin St

Wichita Falls, TX 76301-4623

Family Practice Associates

4206 Callfield Rd

Wichita Falls, TX 76308-2519

G C Services-Cingular Wireless

6330 Gulfton St Ste 400

Houston, TX 77081-1108

GE Consumer Finance

PO BOX 960061

Orlando, FL 32896-0061

GE Money Bank

c/o Christopher Naylor

4801 Woodway, Ste. 420W

Houston, Texas 77056-1822

GEMB-Care Credit

Po Box 981439

El Paso, TX 79998-1439

HSBC Retail Services

90 Christina Rd

New Castle, DE 19720-3118

(p)INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 21126

PHILADELPHIA PA 19114-0326

LVNV Funding LLC its successors and assigns

assignee of Citibank USA

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Lack's Stores, Inc.

Ms. Carol Dunlap

2391 NE Loop 410, Suite 201

San Antonio, TX 78217-5675

North Texas Neurology Service Corp.

1722 Ninth St.

Wichita Falls, Texas 76301-5003

Case 07-70224-hdh13 Doc 30 Filed 08/21/07 Entered 08/21/07 16:03:51 Desc Main  
Regional Adjustment Bureau, Inc.-URHCS Roundup Funding LLC Document Page 15 of 16  
PO Box 2209 MS 550 Sears/Citibank  
Addison TX 75001-2209 PO Box 91121 Po Box 6189  
Seattle, WA 98111 Sioux Falls, SD 57117-6189

Sears-Citibank  
Po Box 20487  
Kansas City, MO 64195-0487

Suggs Eye Center  
4007 Seabury Drive  
Wichita Falls, TX 76308-3113

The Education Resources Institute  
31 St James Ave  
Boston, MA 02116-4118

The Education Resources Institute  
31 St James Ave  
Boston, MA 02116-4118

Titanium Emergency Group, LLP  
PO Box 3407  
Wichita Falls, TX 76301-0407

United Regional  
1600 11th Street  
Wichita Falls, TX 76301-4388

Verizon Wireless  
One Alpharetta Pl  
Alpharetta, GA 30004

WELLS FARGO EDUCATION FINANCIAL SERVICES  
PO BOX 5185  
SIOUX FALLS, SD 57117-5185

WICHITA FALLS CITY, ISD & WICHITA COUNTY  
C/O PERDUE BRANDON FIELDER COLLINS & MOT  
PO BOX 8188  
WICHITA FALLS TX 76307-8188

Wells Fargo Bank, N.A.  
c/o Barrett Burke Wilson Castle Daffin  
1900 St. James Place  
Suite 500  
Houston, TX 77056-4125

Wells Fargo Bank, N.A.  
c/o Legal Practice Management  
15000 Surveyor Blvd  
Suite 1720  
Addison, TX 75001-4417

Wells Fargo Bank, N.A.  
c/o Wells Fargo Card Services  
Recovery Department  
P.O. Box 9210  
Des Moines, IA 50306-9210

Wells Fargo Card Services  
PO Box 10347  
Des Moines, IA 50306-0347

Wells Fargo Ed Fin Svc  
CCG Collection Servicing  
2nd Fl MACX2505-0161  
Home Campus  
Des Moines, IA 50328-0001

Wells Fargo Home Mortgage  
PO Box 9194  
Des Moines, IA 50306-9194

Wichita County Tax Assessor-Collector  
CO Perdue Brandon & Fielder  
PO Box 8188  
Wichita Falls, TX 76307-8188

Yamaha GE Money Bank  
PO Box 6153  
Rapid City, SD 57709-6153

Crystal Michelle Wright  
5005 Lakefront Dr  
Wichita Falls, TX 76310-3507

Jason Gregory Wright  
5005 Lakefront Dr  
Wichita Falls, TX 76310-3507

Monte J. White  
Monte J. White & Associates, P.C.  
1106 Brook Avenue  
Wichita Falls, TX 76301-5009

UST U.S. Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-1011

Walter 12,13 OCheskey  
6308 Iola Avenue  
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance  
1235 Old Alpharetta Rd S  
Alpharetta, GA 30005

PO Box 30943  
Salt Lake City, UT 84130

Mail Stop 5029 DAL  
Dallas, TX 75246

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) DaimlerChrysler Financial Services America

(d) ECMC  
7325 Beaufont Springs  
Suite 200  
Richmond, VA 23225-5563

(u) GE Money Bank Successor in Interest to GE

(u) Wells Fargo Bank, NA

|                     |    |
|---------------------|----|
| End of Label Matrix |    |
| Mailable recipients | 54 |
| Bypassed recipients | 4  |
| Total               | 58 |